SCHEDULE 1

COLCHESTER BOARD OF EDUCATION
HEALTH INSURANCE RESERVE ANALYSIS
AS OF: DECEMBER 2021

	FINAL
BEGINNING BALANCE 7/1/21	3,574,714.03
DEPOSITS:	
EMPLOYER CONTRIBUTIONS	2,581,296.28
CO-PAY EMPLOYEES	527,167.30
RETIREES	156,616.55
COBRA	2,754.06
INTEREST	1,583.30
TOTAL DEPOSITS	3,269,417.49
EXPENSES:	
CLAIMS	2,049,717.34
ADMIN FEE	425,655.27
HSA EMPLOYER CONTRIBUTION	222,000.00
Federal Excise Tax	1,821.18
Wellness Program Fees	0.00
Wellness Program Incentives	0.00
Year End Settlement	0.00
State Assessment	0.00
PPI Benefits	26,739.00
Actuarial Services	800.00
PY Adj & Audit Fees	0.00
Other	0.00
TOTAL EXPENSES	2,726,732.79
ENDING BALANCE	4,117,398.73

SCHEDULE 3

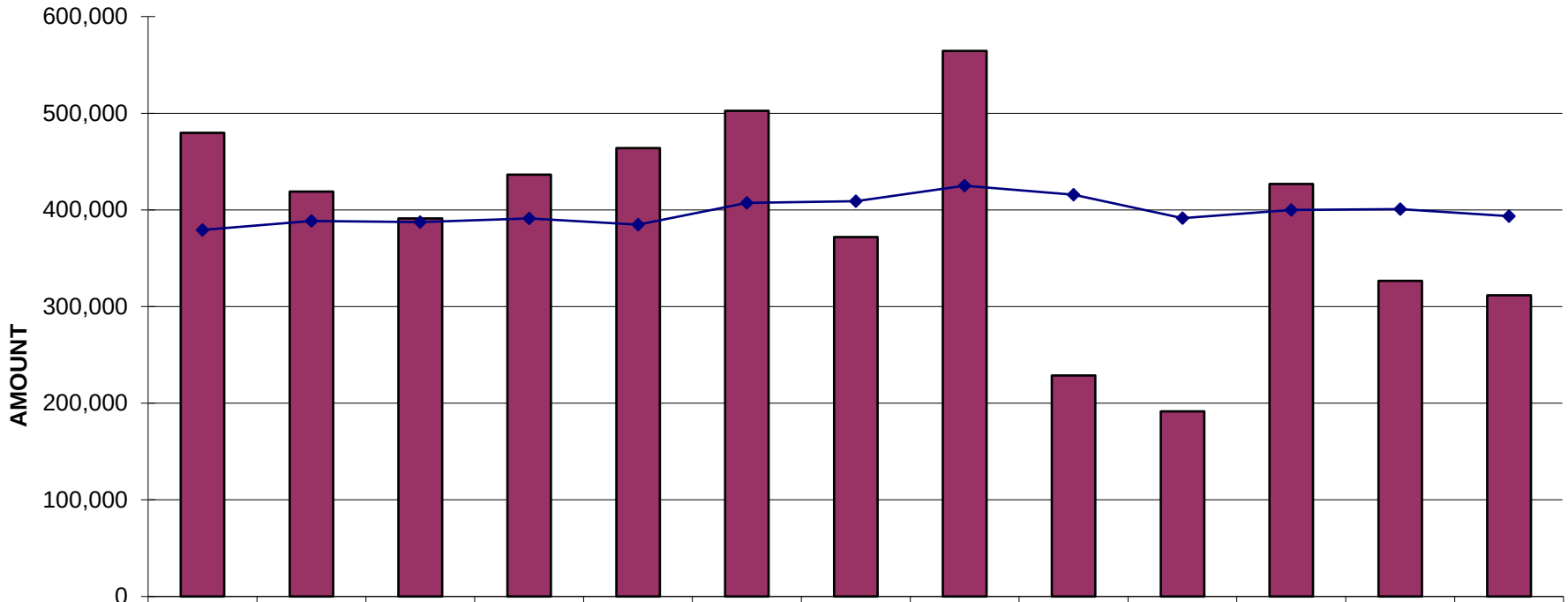
COLCHESTER BOARD OF EDUCATION
HEALTH INSURANCE MONTHLY SUMMARY
AS OF: DECEMBER 2021

	REVENUES			EXPENSES								MONTHLY	YTD
	EMPLOYER	CO-PAYS	TOTAL	CLAIMS/FEES	ADMIN	Wellness Program	State Assessment	PPI Benefit	HSA	Other	TOTAL	BALANCE	BALANCE
BEG BALANCE													**3,574,714**
Jul-20	424,182	60,549	484,731	564,371	0	0	0	4,451	16,250	1,821	586,893	(102,163)	3,472,551
Aug-20	424,182	36,960	461,142	228,672	141,109	0	0	4,522	0	0	374,303	86,839	3,559,390
Sep-20	424,182	130,075	554,257	191,643	69,223	0	0	4,255	108,750	0	373,870	180,387	3,739,777
Oct-20	442,285	161,824	604,109	426,845	71,529	0	0	4,498	250	0	503,121	100,988	3,840,765
Nov-20	433,233	138,013	571,246	326,510	71,344	0	0	4,563	1,000	800	404,217	167,029	4,007,794
Dec-20	433,233	160,700	593,934	311,676	72,451	0	0	4,452	95,750	0	484,329	109,605	4,117,399
Jan-21	0	0	0	0	0	0	0	0	0	0	0	0	4,117,399
Feb-21	0	0	0	0	0	0	0	0	0	0	0	0	4,117,399
Mar-21	0	0	0	0	0	0	0	0	0	0	0	0	4,117,399
Apr-21	0	0	0	0	0	0	0	0	0	0	0	0	4,117,399
May-21	0	0	0	0	0	0	0	0	0	0	0	0	4,117,399
Jun-21	0	0	0	0	0	0	0	0	0	0	0	0	**4,117,399**
TOTAL	2,581,296	688,121	3,269,417	2,049,717	425,655	0	0	26,739	222,000	2,621	2,726,733	542,685	

MONTHLY AVERAGES:

DEPOSITS	**544,903**
EXPENSES	**454,455**
CONTRIBUTION TO RESERVE	90,447

COLCHESTER BOARD OF EDUCATION
13 MONTH MEDICAL CLAIMS TREND HISTORY
(PAID CLAIMS AND NETWORK ACCESS FEE)
Excludes Administrative Costs



	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Series2	479,710	418,813	391,240	436,515	463,890	502,513	371,928	564,371	228,672	191,643	426,845	326,510	311,676
Series1	379,245	388,514	387,210	391,032	384,833	407,247	408,975	425,002	415,605	391,527	400,024	400,702	393,410

Series 1 - Rolling 13 month average
Series 2 - Monthly claims